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JANUARY 09

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➤ What is Martin Guptill's record for the highest individual score in a Cricket World Cup?

- A) 200*
- B) 225*
- C) 237*
- D) 250
- E) 215

Answer
C) 237*



Event and Location:

- **Event:** Martin Guptill announces retirement from international cricket
- **Date:** January 8, 2025



Career Highlights:

- **World Cup Record:** Guptill holds the record for the highest individual score in a Cricket World Cup, an unbeaten 237 runs against the West Indies in the 2015 quarter-final.
- **Career Stats:**
 - **ODIs:** 198 matches, 7,346 runs, 18 centuries.
 - **T20Is:** 122 matches, 3,531 runs, New Zealand's leading run-scorer in the format.
 - **Tests:** 47 matches, 2,586 runs, including 3 centuries.
 - **Total:** 367 matches, 14,877 runs across all formats.
- **Pivotal Moment:** Direct-hit run-out of MS Dhoni in the 2019 World Cup semi-final, helping New Zealand reach the final.



Future Plans:

- Guptill, aged 38, plans to participate in **T20 leagues worldwide** post-retirement, continuing his cricketing journey.

Personal Reflection:

- Guptill expressed gratitude to his family, teammates, and fans, stating his immense pride in representing New Zealand for **14 years** and playing 367 matches.



Tabular Summary:

| Key Aspect | Details |
|------------------|--|
| Event | Martin Guptill announces retirement from international cricket |
| Date | January 8, 2025 |
| Career Duration | 14 years (2009–2025) |
| World Cup Record | 237* runs vs. West Indies (2015 quarter-final) |
| ODI Stats | 198 matches, 7,346 runs, 18 centuries |
| T20I Stats | 122 matches, 3,531 runs |
| Test Stats | 47 matches, 2,586 runs |
| Future Plans | Participate in T20 leagues globally |



OBITUARY



➤ Which renowned playback singer known for his expressive singing passed away at the age of 81?

- A) K.J. Yesudas
- B) S.P. Balasubrahmanyam
- C) P. Jayachandran
- D) M.S. Baburaj
- E) Hariharan



Answer

C) P. Jayachandran



OBITUARY



Event and Location:

- **Event:** P. Jayachandran passes away at 81
- **Date:** January 10, 2025
- **Location:** Thrissur, Kerala



OBITUARY



Mandates and Objectives:

- **P. Jayachandran**, an iconic playback singer, passed away due to cancer.
- Known for over six decades of captivating music, he sang more than **16,000 songs** across Malayalam, Tamil, Kannada, Telugu, and Hindi.
- His soulful renditions ranged from romantic melodies to devotional music.



OBITUARY



Career Highlights:

- Began his playback singing career with the song Oru Mullappoo Malayumayi in 1965.
- **Notable song:** Manjalayil Mungithorthi from the film Kalithozhan.
- Worked with legendary composers like Ilayaraja, A.R. Rahman, G. Devarajan, and many more.



OBITUARY



Awards and Recognition:

- Received numerous accolades, including:
 - **J.C. Daniel Award**
 - **Kalaimamani Award**
 - **National Award**
 - **Five Kerala State Awards**
 - **Four Tamil Nadu State Awards**



OBITUARY



Tabular Summary:

| Key Aspect | Details |
|-------------|---|
| Event | P. Jayachandran passes away at 81 |
| Date | January 10, 2025 |
| Location | Thrissur, Kerala |
| Career Span | Over 60 years |
| Total Songs | Over 16,000 songs in multiple languages |
| Awards | J.C. Daniel Award, National Award, Kerala & Tamil Nadu State Awards |



➤ **Which bank announced the sale of ₹11,500 crore NPAs to asset reconstruction companies (ARCs)?**

- A) Punjab National Bank
- B) Indian Overseas Bank
- C) Bank of Baroda
- D) Union Bank of India
- E) State Bank of India



Answer

B) Indian Overseas Bank



Event and Location:

- **Event:** Indian Overseas Bank to sell ₹11,500 crore NPAs to ARCs
- **Date:** January 9, 2025
- **Location:** Mumbai, Maharashtra



Mandates and Objectives:

- Indian Overseas Bank (IOB) announced the sale of ₹11,500 crore worth of non-performing assets (NPAs).
- **Details of Sale:**
 - Includes 46 loan accounts, many financed under a consortium arrangement.
 - Some accounts are admitted under NCLT (National Company Law Tribunal).
 - Sale to be conducted via e-auction under the open auction method.
 - Bidding options: Portfolio basis, individual accounts, or groups of accounts.



Mandates and Objectives:

- **Timeline:**
 - Eligible ARCs and transferees must submit expressions of interest (EoI) by January 18, 2025.
 - **E-auction date:** January 30, 2025.



Strategy:

- **Focus:** Value maximization through measures like SARFAESI actions, compromise settlements, and sales to ARCs.
- **Expansion:** Considering the sale of small business and educational loan portfolios to improve recovery outcomes and asset quality.
- **Improved Asset Quality:**
 - Gross NPAs reduced to 2.72% (September 2024) from 11.69% (March 2021).



Tabular Summary:

| Key Aspect | Details |
|----------------------------|---|
| Event | Indian Overseas Bank announces sale of ₹11,500 crore NPAs |
| Date | January 9, 2025 |
| Location | Mumbai, Maharashtra |
| E-auction Date | January 30, 2025 |
| Eligible EoI Deadline | January 18, 2025 |
| Gross NPA (September 2024) | 2.72% |



➤ What is the new name of Emami Ltd's rebranded male grooming product previously called "Fair and Handsome"?

- A) Smart and Glowing
- B) Handsome Glow
- C) Smart and Handsome
- D) Radiant and Strong
- E) Dynamic and Handsome

Answer

C) Smart and Handsome



Event and Location:

- **Event:** Emami rebrands "Fair and Handsome" as "Smart and Handsome"
- **Date:** January 10, 2025



Mandates and Objectives:

- **Rebranding Purpose:**
 - Address evolving consumer preferences around fairness, with a shift towards broader definitions like “whitening” and “glowing.”
 - Align with societal changes rejecting fairness as a positive stereotype.
 - Strengthen market presence amidst stagnant fairness product sales and rising demand for other male grooming categories like deodorants and beard care.



Mandates and Objectives:

- **Growth Plans:**
 - **Current brand revenue:** ₹250 crore.
 - **Target revenue:** ₹1,000 crore in the next 3-4 years through new product rollouts.



Industry Observations:

- **Fairness Vocabulary Shift:**
 - Terms like “fair” are being replaced with “glowing” and “whitening” to avoid negative connotations.
- **Advertising Regulations:**
 - **The Advertising Standards Council of India (ASCI)** issued guidelines in 2014 against reinforcing negative stereotypes based on skin color.
 - In 2020, major companies like HUL and L’Oreal also dropped “fairness” from their branding.



Tabular Summary:

| Key Aspect | Details |
|-------------------|---|
| Event | Rebranding of "Fair and Handsome" to "Smart and Handsome" |
| Date | January 10, 2025 |
| Objective | Address societal rejection of fairness as a stereotype |
| Revenue | ₹250 crore currently; ₹1,000 crore target in 3-4 years |
| Market Leadership | 65% in male grooming category in India |
| Global Presence | Middle East, SAARC, and Africa contribute 35% of revenue |



➤ **What is the floor price set for the sale of a 20% stake in Adani Wilmar by Adani Commodities?**

- A) ₹255 per share
- B) ₹275 per share
- C) ₹300 per share
- D) ₹305 per share
- E) ₹265 per share

Answer

B) ₹275 per share



For a healthy growing nation



Event and Location:

- **Event:** Adani Commodities to sell up to 20% stake in Adani Wilmar via OFS
- **Date:** January 9, 2025



Mandates and Objectives:

- **Stake Sale Details:**
 - **Base Offer:** 17.55 crore shares (13.5% equity).
 - **Oversubscription Option:** 8.45 crore shares (6.5% equity).
 - **Total Stake:** Up to 20%.
 - **Floor Price:** ₹275 per share.
 - At this price, the sale would generate ₹7,150 crore.



Timeline:

- **Bidding Window:**
 - **Non-retail Investors:** January 10, 2025.
 - **Retail Investors:** January 13, 2025.



Compliance and Future Plans:

- **Minimum Public Shareholding Norm:**
 - The sale is part of the process to meet regulatory requirements for minimum public shareholding.
- **Exit from Adani Wilmar:**
 - The Adani group will exit its stake in Adani Wilmar in two stages.
 - First phase: Adani Commodities will sell its stake.
 - Second phase: Adani Enterprises will sell its 31% stake to its joint venture partner, Wilmar International.



Compliance and Future Plans:

- **Strategic Focus:**
 - The move aligns with the Adani Group's strategy to focus on core infrastructure businesses.
 - Proceeds will be used for expansions and acquisitions.



Tabular Summary:

| Key Aspect | Details |
|-----------------|---|
| Event | Adani Commodities to sell up to 20% stake in Adani Wilmar |
| Floor Price | ₹275 per share |
| Total Proceeds | ₹7,150 crore |
| Bidding Window | January 10 for non-retail; January 13 for retail |
| Compliance Goal | Meet minimum public shareholding norms |
| Future Strategy | Adani Group to focus on core infrastructure businesses |



➤ Which bank has partnered with Bajaj Broking to launch a unified 3-in-1 account service?



- A) HDFC Bank
- B) Tamilnad Mercantile Bank
- C) Axis Bank
- D) Kotak Mahindra Bank
- E) ICICI Bank



Answer

B) Tamilnad Mercantile Bank



Event and Location:

- **Event:** Bajaj Broking partners with Tamilnad Mercantile Bank (TMB) for 3-in-1 account services
- **Date:** January 9, 2025



Mandates and Objectives:

- **Collaboration Details:**
 - Partnership between **Bajaj Broking**, a subsidiary of Bajaj Finance Ltd., and **Tamilnad Mercantile Bank (TMB)**.
 - Introduces a **3-in-1 account** integrating **banking, broking, and investment services**.



Mandates and Objectives:

- **Features:**
 - TMB customers can trade online using **Bajaj Broking's platform**.
 - Benefits include seamless fund transfers, reduced paperwork, and access to technology-driven trading solutions.
 - Platform supports transparency and ease in trading across exchanges, complemented by research insights.



Strategic Implications:

- Reflects a trend in India's financial sector towards **integrated financial solutions**.
- Builds on TMB's digital transformation, such as its collaboration with **Jocata for MSME lending**.



Tabular Summary:

| Key Aspect | Details |
|------------------|--|
| Event | Bajaj Broking and TMB launch a 3-in-1 account service |
| Date | January 9, 2025 |
| Purpose | Integrate banking, broking, and investment services for TMB customers |
| Features | Seamless fund transfers, reduced paperwork, tech-driven trading platform |
| Key Stakeholders | Bajaj Broking (MD: Manish Jain) and TMB (MD & CEO: Salee S. Nair) |



➤ **By how much is India's per capita nominal GDP expected to increase in FY25 compared to FY23?**

- A) ₹25,000
- B) ₹30,000
- C) ₹35,000
- D) ₹40,000
- E) ₹50,000

Answer

C) ₹35,000



Event and Location:

- **Event:** India's per capita nominal GDP to rise significantly in FY25
- **Forecast Increase:** ₹35,000 more than FY23



Mandates and Objectives:

- **GDP Growth Projections:**
 - NSO's estimate: 6.4% GDP growth in FY25.
 - SBI's revised forecast: 6.3%, reflecting concerns over manufacturing slowdown and high base effects.
- **Nominal GDP Growth:** Estimated at 9.7% for FY25, slightly higher than 9.6% in FY24.



Sectoral Growth Highlights:

- **Agriculture:**
 - Projected to grow by 3.8% in FY25, up from 1.4% in FY24.
 - Driven by policy measures, public infrastructure, and robust growth in allied activities.
- **Industry:** Expected to grow at **6.2%**, a decline from 9.5% in FY24.
- **Services:** Projected growth of **7.2%**, slightly down from 7.6% in FY24.



Key Indicators:

- **Private Consumption:**
 - Anticipated to grow at **7.3%**, driven by strong agricultural performance and moderation in food inflation.
- **Investment Growth:** Expected to slow to **6.4%**, down from 9% in FY24.



Implications for Economic Policy:

- Focus on sustaining **agricultural growth** and stimulating **private investment** to maintain economic momentum.
- Policymakers need to address challenges in the **manufacturing and services sectors** to achieve balanced growth.



Tabular Summary:

| Key Aspect | Details |
|---------------------|---|
| Event | India's per capita nominal GDP to increase by ₹35,000 in FY25 |
| GDP Growth Estimate | NSO: 6.4%, SBI: 6.3% |
| Nominal GDP Growth | 9.7% in FY25 (vs. 9.6% in FY24) |
| Sectoral Growth | Agriculture: 3.8%, Industry: 6.2%, Services: 7.2% |
| Private Consumption | Expected growth of 7.3% in FY25 |
| Investment Growth | Slows to 6.4% in FY25 |



BOOKS AND AUTHORS



➤ **What is the title of the book released as part of The Hindu Group's Shrine Series about Sri Parthasarathy Perumal Temple?**

- A) Thiruvallikeni – Divine Abode of Lord Parthasarathy
- B) Triplicane – A Historical Treasure
- C) Lord Krishna's Divine Dwelling
- D) The Five Deities of Thiruvallikeni
- E) Parthasarathy and His Divine Connections

Answer

A) Thiruvallikeni – Divine Abode of Lord Parthasarathy



BOOKS AND AUTHORS



Event and Location:

- **Event:** Release of the book Thiruvallikeni – Divine Abode of Lord Parthasarathy
- **Date:** January 9, 2025
- **Location:** Chennai, Tamil Nadu



Mandates and Objectives:

- Part of **The Hindu Group's Shrine Series**, documenting historic and puranic details of Indian shrines.
- Highlights the uniqueness of Sri Parthasarathy Perumal Temple:
 - Five deities praised in **Nalayira Divya Prabandham**.
 - Hosts **two Brahmotsavams** for Lord Parthasarathy and Lord Yoga Narasimhar.



BOOKS AND AUTHORS



Mandates and Objectives:

- **Features articles on:**
 - Temple history, puranic accounts, and stunning visuals by The Hindu photographers.
 - Temple traditions, prasadams, and significant families associated with the temple.
 - The Vivekananda connection and Thiruvallikeni's historical origins.



Important Terms Explained:

- **Vaikunta Ekadasi:**
 - A prominent Vaishnavite festival marking the opening of Vaikunta Dwaram (Heavenly Gate).
- **Brahmotsavam:**
 - A grand festival celebrated annually in Vaishnavite temples with processions and rituals.
- **Nalayira Divya Prabandham:**
 - Sacred Tamil hymns by Vaishnavite saints, honoring Vishnu and his incarnations.



BOOKS AND AUTHORS



Tabular Summary:

| Key Aspect | Details |
|--------------|--|
| Event | Release of the book Thiruvallikeni – Divine Abode of Lord Parthasarathy |
| Date | January 9, 2025 |
| Location | Chennai, Tamil Nadu |
| Occasion | Vaikunta Ekadasi |
| Significance | Highlights the Sri Parthasarathy Perumal Temple's history and traditions |
| Price | ₹399 (Special price of ₹300 till January 20, 2025) |



APPOINTMENTS



➤ **Who recently took charge as the Secretary, Department of Revenue, Ministry of Finance?**

- A) Ajay Seth
- B) Tuhin Kanta Pandey
- C) Tarun Bajaj
- D) Rajiv Kumar
- E) Somanathan V.



Answer

B) Tuhin Kanta Pandey



APPOINTMENTS



Event and Location:

- **Event:** Tuhin Kanta Pandey assumes charge as Secretary, Department of Revenue
- **Date:** January 9, 2025
- **Location:** Ministry of Finance, New Delhi



APPOINTMENTS



Mandates and Objectives:

- **New Role:** Shri Tuhin Kanta Pandey, currently the **Finance Secretary**, took over as **the Secretary of the Department of Revenue (DoR)**, Ministry of Finance.
- **Dual Role:** Shri Pandey will retain his designation as Finance Secretary alongside his new responsibilities in the DoR.
- **Appointment Authority:** The appointment was made by **the Appointments Committee of the Cabinet**.



APPOINTMENTS



Professional Background:

- **IAS Officer: 1987 batch, Odisha cadre.**
- **Previous Roles:**
 - **Secretary of:**
 - DIPAM (Department of Investment & Public Asset Management) since October 24, 2019.
 - DPE (Department of Public Enterprises) since August 1, 2024.
 - Department of Personnel and Training since November 4, 2024.
 - Held positions in the Planning Commission (NITI Aayog), Cabinet Secretariat, and the Ministry of Commerce.
 - Served in the Odisha State Government in various capacities, including administrative head of key departments.



APPOINTMENTS



Academic Credentials:

- **Masters in Economics:** Panjab University, Chandigarh.
- **MBA:** University of Birmingham, UK.



APPOINTMENTS



Tabular Summary:

| Key Aspect | Details |
|-------------------------|---|
| Event | Tuhin Kanta Pandey takes charge as Secretary, Department of Revenue |
| Date | January 9, 2025 |
| Previous Role | Secretary, DIPAM |
| Dual Role | Continues as Finance Secretary |
| Professional Background | IAS Officer (1987 batch, Odisha cadre) |



APPOINTMENTS



➤ **Who has been named the brand ambassador for the 16th edition of Bengaluru International Film Festival (BIFFes)?**

- A) Puneeth Rajkumar
- B) Kishore
- C) Yash
- D) Sudeep
- E) Rajinikanth

Answer
B) Kishore



APPOINTMENTS



Event and Location:

- **Event:** Kishore appointed as brand ambassador for BIFFes 2025
- **Date:** January 9, 2025
- **Location:** Bengaluru, Karnataka



APPOINTMENTS



Mandates and Objectives:

- **Bengaluru International Film Festival (BIFFes):**
 - 16th edition to be held from March 1 to 8, 2025.
 - **Theme:** Sarva Janangada Shantiya Thota (Garden of Peace for All People).
 - Over 200 films from 60 countries to be screened across 13 screens.
- **Brand Ambassador: Kishore.**
 - A versatile, multiple-award-winning actor.
 - Renowned for his work in Kannada, Tamil, Telugu, and Hindi cinema.
 - Recently featured in Rajinikanth's Vettaian.



APPOINTMENTS



Tabular Summary:

| Key Aspect | Details |
|----------------|---|
| Event | Kishore named brand ambassador for BIFFes 2025 |
| Date | January 9, 2025 |
| Location | Bengaluru, Karnataka |
| Festival Dates | March 1 to 8, 2025 |
| Films | Over 200 films from 60 countries to be screened across 13 screens |
| Theme | Sarva Janangada Shantiya Thota (Garden of Peace for All People) |



➤ What is the name of the district-level postal stamp exhibition held in Belagavi?

- A) Philatexia
- B) Ikshupex
- C) StampCon
- D) Philately Fair
- E) Gandhipex

Answer
B) Ikshupex



NATIONAL AFFAIRS



Event and Location:

- **Event:** Ikshupex postal stamp exhibition inaugurated
- **Date:** January 9, 2025
- **Location:** Belagavi, Karnataka



Mandates and Objectives:

- **Ikshupex:** A district-level postal stamp exhibition named after Ikshu (Sanskrit for sugarcane).
- **Duration:** Held from January 8 to January 10, 2025, at Mahaveer Bhavan in Belagavi.



Mandates and Objectives:

- **Highlights:**
 - Release of special covers on:
 - Ikshupex mascot Sampark.
 - Silver Jubilee of Satish Sugars.
 - Permanent pictorial postage stamp of Gokak Falls.
 - Adinath Tirthankara drinking Ikshu Rasa (sugarcane juice).
 - Printed postal cards featuring tribals of India.
 - Launch of The Saga of Buddhism, a philately-based book by collector N. Sridevi.



Philately Promotion:

- **Superintendent of Police:** Bheemashankar S. Guled emphasized philately as a "king of hobbies" and a way to understand history, heritage, and culture.
- Urged students to collect stamps from India and abroad to expand their knowledge.
- Discussed the educational role of stamps featuring eminent personalities and freedom fighters.



Key Notes:

- Sugarcane farmers were felicitated for their contributions.
- Notable attendees included Chief Postmaster General S. Rajendra Kumar, Postmaster General Colonel Sushil Kumar, and senior officers.



NATIONAL AFFAIRS



Tabular Summary:

| Key Aspect | Details |
|----------------|--|
| Event | Ikshupex district-level postal stamp exhibition |
| Date | January 9, 2025 |
| Location | Belagavi, Karnataka |
| Duration | January 8 to January 10, 2025 |
| Special Covers | Mascot Sampark, Gokak Falls, Adinath Tirthankara, and tribals of India |
| Book Release | The Saga of Buddhism by N. Sridevi |



➤ Which major project was inaugurated by PM Modi in Delhi on January 3, 2025?

- A) Bharat Mandapam
- B) World Trade Centre
- C) Delhi Metro Phase-IV
- D) AIIMS Redevelopment Project
- E) National War Memorial



Answer

B) World Trade Centre



Event and Location:

- **Event:** PM Modi inaugurates development projects, including the World Trade Centre
- **Date:** January 3, 2025
- **Location:** New Delhi



Mandates and Objectives:

- **Inaugurated Projects:**
 - **1,675 flats** for residents of JJ clusters under the **EWS housing scheme**.
 - **World Trade Centre** at Nauroji Nagar.
 - **GPRA Type-II quarters** at Sarojini Nagar.
- **Key Details of Projects:**
 - Eligible beneficiaries of EWS flats pay a nominal contribution of ₹1.42 lakh and ₹30,000 for maintenance over five years.
 - World Trade Centre offers **34 lakh square feet of premium commercial space**, replacing over 600 old quarters with state-of-the-art commercial towers.



NATIONAL AFFAIRS



Tabular Summary:

| Key Aspect | Details |
|-----------------|---|
| Event | PM Modi inaugurates World Trade Centre and other development projects |
| Date | January 3, 2025 |
| Location | New Delhi |
| Housing Project | 1,675 EWS flats for JJ cluster residents |
| Urban Projects | World Trade Centre at Nauroji Nagar and GPRA quarters at Sarojini Nagar |
| Significance | Part of development push ahead of Delhi Assembly elections |



➤ **What is the theme of Assam's Gunotsav 2025 initiative?**

- A) "Education for All"
- B) "Transforming Education"
- C) "Ensuring Quality Education"
- D) "Bridging Learning Gaps"
- E) "Improving Student Outcomes"



Answer

C) "Ensuring Quality Education"



Event and Location:

- **Event:** Assam launches Gunotsav 2025
- **Date:** January 6, 2025 (Phase 1)
- **Location:** Assam



Mandates and Objectives:

- **Theme:** "Ensuring Quality Education."
- **Objective:** Evaluate and enhance the quality of education in Assam.
- **Target Audience:** 14.11 lakh students across 16,056 schools.



Phases and Districts:

- **Phase 1 (January 6–9, 2025):** 11 districts, including Barpeta, Bajali, Sribhumi, Kamrup, and Kokrajhar.
- **Phase 2 (January 17–22, 2025):** 14 districts.
- **Phase 3 (February 5–8, 2025):** 10 districts.



NATIONAL AFFAIRS



Evaluation Focus:

- Student Learning Outcomes.
- Quality of school infrastructure.
- Teacher performance effectiveness.



Institutions Covered:

- Adarsha Vidyalayas.
- Tea Garden Model Schools.
- Kasturba Gandhi Balika Vidyalayas.
- Netaji Subhash Chandra Bose Avasiya Vidyalayas.



Stakeholders:

- **External Evaluators:**
 - 6,365 evaluators, including Ministers, MPs, MLAs, IAS, IPS, and IFS officers.
 - Full support from the Assam College Teachers' Association (ACTA).
- **Education Minister Ranoj Pegu emphasized:**
 - Importance of identifying educational shortcomings.
 - Initiating reforms to improve educational standards.



Tabular Summary:

| Key Aspect | Details |
|----------------------|---|
| Event | Assam launches Gunotsav 2025 |
| Theme | Ensuring Quality Education |
| Target Audience | 14.11 lakh students in 16,056 schools |
| Phases | Jan 6–9 (Phase 1), Jan 17–22 (Phase 2), Feb 5–8 (Phase 3) |
| Institutions Covered | Adarsha Vidyalayas, Tea Garden Schools, Kasturba Gandhi Balika Vidyalayas |
| Focus Areas | Student outcomes, infrastructure, teacher performance |



➤ **What is the primary goal of the Bima Sakhi Yojana launched by the Goa government?**

- A) To provide health insurance for all
- B) To empower women by training them as LIC agents
- C) To offer educational scholarships to rural women
- D) To create self-employment opportunities for farmers
- E) To enhance microfinance lending in rural areas



Answer

B) To empower women by training them as LIC agents



Event and Location:

- **Event:** Goa Government launches Bima Sakhi Yojana
- **Date:** January 7, 2025
- **Location:** Goa



Mandates and Objectives:

- **Primary Goal:**
 - Empower women aged **18-70 years** by training them as **Life Insurance Corporation (LIC) agents**.
 - Promote **financial literacy** and expand life insurance coverage at the grassroots level.



Key Features:

- **Eligibility:** Women aged **18-70 years**, with at least **Class X education**.
- **Stipend during Training:**
 - ₹7,000 per month in the **first year**.
 - ₹6,000 per month in the **second year**.
 - ₹5,000 per month in the **third year**, totaling **₹2.16 lakh** over three years.
- **Career Opportunities:**
 - Participants can work as **LIC agents**.
 - Opportunity to qualify for **development officer roles** within LIC for further career advancement.



Government Commitment:

- **Goa CM Dr. Pramod Sawant emphasized the scheme's role in:**
 - Women's empowerment.
 - Enhancing life insurance coverage and creating awareness about its importance.
 - Targeting the creation of 1,000 Bima Sakhis before PM Modi's next visit to Goa.



Alignment with National Initiatives:

- Supports the **'Har Ghar Insurance'** initiative to ensure insurance for every household.
- Reflects the central government's focus on **financial inclusion** and empowerment.



NATIONAL AFFAIRS



Tabular Summary:

| Key Aspect | Details |
|-------------|---|
| Event | Launch of Bima Sakhi Yojana in Goa |
| Date | January 7, 2025 |
| Eligibility | Women aged 18–70 years, Class X pass |
| Stipend | ₹7,000/month (Year 1), ₹6,000/month (Year 2), ₹5,000/month (Year 3) |
| Objective | Train women as LIC agents to enhance financial literacy and life insurance coverage |
| Target | 1,000 Bima Sakhis by PM's next Goa visit |



QUICK RECALL



- **Martin Guptill retires after 14 years of international cricket, scoring 14,877 runs across formats.**
- **Playback singer P. Jayachandran passed away at 81 in Thrissur.**
- **Indian Overseas Bank to sell ₹11,500 crore NPAs to ARCs.**
- **Emami rebrands "Fair and Handsome" as "Smart and Handsome."**
- **Adani Commodities to sell 20% stake in Adani Wilmar via OFS at ₹275 per share.**
- **Bajaj Broking partners with Tamilnad Mercantile Bank for a unified 3-in-1 account service.**
- **India's per capita nominal GDP to rise by ₹35,000 in FY25 compared to FY23.**
- **Thiruvallikeni – Divine Abode of Lord Parthasarathy released by The Hindu Group.**
- **Tuhin Kanta Pandey assumes charge as Secretary, Department of Revenue.**



QUICK RECALL



- **Actor Kishore named as brand ambassador for 16th BIFFes.**
- **Ikshupex postal stamp exhibition held in Belagavi, Karnataka.**
- **PM Modi inaugurates the World Trade Centre at Nauroji Nagar, New Delhi.**
- **Assam launches Gunotsav 2025 to assess education quality across 16,056 schools.**
- **Goa launched Bima Sakhi Yojana to train women as LIC agents, promoting financial literacy.**



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